

# Older homeowners' guide



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# Introduction

If you own your home, you probably want to live there independently for as long as possible. There are obvious benefits. Your home may be comfortable, familiar and full of memories. You may have good neighbours and be involved in the local community. You may live close to friends and family, and within easy reach of important services such as your GP.

This guide will help you to make sure the place you live meets your needs as you get older. It covers wellbeing, security and how to deal with some common problems faced by homeowners. From care and support to major adaptations, it explains the help that may be available to look after you and your home, and how to find it.



Age Scotland is grateful to the Scottish Government for funding to support the creation and publication of this guide.

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# Repairs and adaptations

If you find it difficult to manage stairs or steps, use the bathroom, or bend and stretch to reach kitchen equipment, you could consider adapting your home to better meet your needs. This could mean a straightforward change like installing a ramp or handrail, or large alterations such as widening doors or building a wet room. If you have a disability, you could get practical and financial help to do this.

## Scheme of Assistance

By law, every council in Scotland must have a Scheme of Assistance statement. This gives details of the help available to adapt and repair privately owned or rented homes. Depending upon the type of work needed, this help could be in the form of information and advice, practical assistance or grant funding.

Grants may be available where structural adaptations are needed to make a property suitable for someone who has a disability. An occupational therapist must visit you to assess your needs before a grant can be given.

If you plan to make structural changes to your home, check with your local council planning department if you need planning permission or a building warrant. These must be in place before the work begins.

If your property needs a repair or you want to make improvements such as adding energy efficiency measures, the council doesn't have to provide a grant under the Scheme of Assistance. However, they should provide information and advice.



You can find out more about the Scheme of Assistance where you live by contacting your local council, or by speaking to the **Age Scotland** helpline on **0800 12 44 222**.

## Care and Repair

Most council areas have a Care and Repair service. Care and Repair services are charities which support older people, and those with disabilities, to repair, improve or adapt a home which is no longer suitable for their needs. They provide practical help with grant applications, finding reputable tradespeople and co-ordinating work on your home.



Contact the **Age Scotland** helpline on **0800 12 44 222** for details of your local Care and Repair service, or see the **Care and Repair Scotland** website, **[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)**.

## Budgeting loans

If you receive Pension Credit and have little or no savings, you may be able to get a budgeting loan to help with the cost of minor repairs and adaptations.

You must have been receiving Pension Credit for at least 26 weeks. The maximum loan amount is £1,500 and must usually be repaid within two years.



You can apply for a budgeting loan online, at a **Jobcentre Plus** or by telephoning the **Social Fund** on **0800 169 0140** to request an application form.

## Scottish Welfare Fund

The Scottish Welfare Fund can provide discretionary Community Care and Crisis Grants to people on low incomes.

A Community Care Grant could help if there is something you need which will enable you to live independently at home, and you may otherwise have to move into residential care.

A Crisis Grant can help if you need urgent financial help to cope with an emergency or disaster such as a theft that leaves you unable to afford your basic living costs, or a fire or flood at home.

Each council in Scotland is responsible for their own Scottish Welfare Fund, but there is national guidance about how they should make their decisions.



Contact your council to apply, or for more information speak to the **Age Scotland** helpline on **0800 12 44 222**.

## Charitable grants

Some charities have money set aside to give grants to people in need. Often they are available to specific groups who have something in common, such as an occupation or a health condition.

Grants are usually provided to help with financial problems or with the purchase of equipment such as mobility aids. They may also be given for household repairs, respite breaks and essential household items.



**Turn2Us** is a national charity which can carry out free grant searches based on your personal circumstances and background. Call them on **0808 802 2000**, or search for a grant online at **[www.turn2us.org.uk](http://www.turn2us.org.uk)**.

## Equity release

If you own your home and you are unable to find other ways of funding adaptations or repairs, Equity Release is a way of accessing some of the money tied up in your property without the need to move.

There are different types of Equity Release products, such as a lifetime mortgage where you borrow money secured against your property but remain the sole owner, and Home Reversion, where you sell all or part of your home to a provider but have the right to live in it until you die.

You will either pay interest each month on the amount you borrow, or the interest may be added to the amount you owe ('rolled up'). The loan is repaid from the sale of the property when you sell it, move into residential care or die.

Look at your options and the consequences carefully and take professional advice from a qualified Independent Financial Adviser before considering equity release. The debt can increase rapidly, which will reduce the amount of inheritance you can leave. Receiving a lump sum or regular income from equity release can affect your entitlement to benefits and you may pay more tax. There will be arrangement fees, legal costs and other charges, and you will still be responsible for maintaining and repairing your home. It can also make it much more complicated if you wanted to move house later.



For more information, and to find an Independent Financial Adviser, contact the **Money Advice Service** on **0800 138 7777** or visit their website **[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)**.

# Shared Repairs

If you own a flat, you are responsible for the upkeep of the flat itself and have a shared responsibility for the common areas of the building such as stairs and lifts, the exterior walls and the roof.

If work is needed to repair, maintain or improve the property, the title deeds should say how decisions should be made, and how costs should be split between the owners.

If the title deeds do not hold all the information you need, you can use a set of rules called the Tenement Management Scheme to establish how decisions should be made and costs shared.



You can find more information about the **Tenement Management Scheme** at [www.mygov.scot/common-area-repairs/tenement-management-scheme](http://www.mygov.scot/common-area-repairs/tenement-management-scheme).

Different types of work have different rules:

## Emergencies

In an emergency such as a burst pipe, or if the building has become dangerous, any of the owners can get the problem made safe, and then charge the other owners for their share.

## Statutory repairs

If a building is unsafe or unfit to live in, the council may be able to force the owners to make repairs, by serving a Statutory Notice.

If a Statutory Notice is received, the owners are usually given a chance to organise the repair themselves. This means they can choose their preferred contractor and specify exactly what work should be carried out.

If the owners can't agree, or take too long to respond, the council may choose the contractor and arrange the repair. They will then charge the owners for the work carried out.

## Stair lighting

Owners usually have a shared responsibility to keep common stairs well lit. If the council supplies the electricity for the common stairs, and switches the night-time lighting on and off remotely, the owners will need to speak to the council if they want to take control of the electricity contract themselves.

The council will want to confirm that their service will be replaced by an uninterrupted electrical supply, so that emergency lighting will be maintained even in the event of a power cut. Electricity supplied through a prepayment meter is not suitable for this purpose.

## General maintenance

The title deeds of the property should say how decisions about work to maintain the property should be made, and how the cost should be split.

If not, the Tenement Management Scheme rules can be used. These say that if a majority of the owners agree the maintenance work is necessary, it can go ahead even if a minority of owners disagree.

If the minority want to object, they can apply to the Sheriff Court. A sheriff will decide if the work is reasonable, and in the owners' best interest.



**Under One Roof Scotland**, in partnership with the charity Changeworks, provide free and impartial advice online for flat owners in Scotland. To read more about working with your neighbours to organise repairs and maintenance, visit their website at **[www.underoneroof.scot](http://www.underoneroof.scot)**.

## Non-essential property improvements

The title deeds should explain how decisions about non-essential improvements should be made. If they do not, the owners must all agree that the work should be carried out. If any of the owners disagree, the work cannot go ahead.

If the title deeds don't say how the costs should be shared, the owners must also agree on this before work can begin.



For more information about repairing, maintaining and improving common parts of your building, contact the **Age Scotland** helpline on **0800 12 44 222**.

You can also get advice about repairs and maintenance in common areas on the **Shelter Scotland** website **<https://scotland.shelter.org.uk>** or by calling their helpline on **0808 800 4444**.

# Maintenance

## Care and Repair handyperson and small repairs services

Care and Repair provide a range of practical assistance to older homeowners and those with disabilities. The availability of services will depend upon where you live. Handyperson volunteers can help with small, straightforward tasks around your home, such as hanging curtains, fitting plugs and changing lightbulbs.

Qualified tradespeople may help with small repairs and adaptations, such as installing ramps and handrails, fitting police-approved key safes and repairing window frames.

For larger jobs, they can tell you about reputable local tradespeople you can contact for quotations or estimates.



For details of your local Care and Repair service, see the **Care and Repair Scotland** website [www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk), call them on **0141 221 9879** or contact the **Age Scotland** helpline on **0800 12 44 222**.

## Trusted Trader schemes

Most areas have a Trusted Trader or Buy with Confidence scheme. This is a directory of tradespeople who have been vetted and approved by Trading Standards and follow a strict code of practice. You can see ratings and read reviews by consumers who have used their services in the past.



To find out more about the scheme, or to find a reputable tradesperson, contact your local council or visit **[www.trustedtrader.scot](http://www.trustedtrader.scot)**.

## TrustMark

TrustMark is a government-approved, not-for-profit scheme which you can use to find tradespeople across the UK. Registered firms have been vetted, accredited, and have an on-site inspection every three years by a qualified, independent inspector. Contact them on **0333 555 1234** or visit their website **[www.trustmark.org.uk](http://www.trustmark.org.uk)** to search for a trader.

## Quotations and estimates

If you ask a tradesperson to tell you how much a job will cost, it is important to understand whether they are giving you a quotation or an estimate.

A quotation is an agreement to carry out the work for a fixed price. The price should not change unless there is good reason, for example because the job was bigger than originally discussed, and you have agreed to pay an additional amount.

An estimate is a guide to the likely cost, so the final bill may differ. It may be useful to ask the tradesperson what factors will affect the cost. If you feel the final bill is unreasonably high, you can dispute it.

You should get two to three written quotations or estimates before deciding which tradesperson you will use.

## Consumer advice

If you are unhappy with work done to your property, because for example the standard is poor, it has cost more than you were quoted, or the final bill was much higher than the original estimate, you can speak to Advice Direct Scotland's **consumeradvice.scot** for help.

They are funded by the Scottish Government and can tell you about your legal rights, give you practical advice to help resolve the problem and pass relevant information to Trading Standards for further investigation.

Contact their free telephone helpline on **0808 164 6000** or speak to an adviser online at **www.consumeradvice.scot**.

# Staying safe at home

## Home safety

Every year, many people seek medical help because of an accident at home. These are just some of the simple steps you can take to ensure you and your home remain safe and comfortable:

- have your gas appliances serviced every year. Always use a gas engineer who is on the Gas Safe Register to carry out any work. You can search for a registered engineer on their website **[www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)** or call them on **0800 408 5500**
- have your electrical wiring checked at least once every 5 years by a qualified electrician
- install smoke and carbon monoxide detectors and check them regularly to make sure they work
- wear suitable clothing and footwear when using equipment such as vacuum cleaners and lawn mowers
- don't lift or carry items which are too heavy or bulky for you
- read instruction manuals carefully when using equipment, tools and chemicals
- don't climb on unsteady or uneven surfaces
- don't try to stretch, bend or twist more than you can manage without risk of injury
- be realistic about which tasks you can do yourself, and which need to be done by a professional. If you don't feel confident that you can do a task safely, ask for help.

## Home fire safety checks

The Scottish Fire and Rescue Service offer free home safety visits to everyone who lives in Scotland. Their staff can come to your home, give you advice about fire safety, help you to spot potential fire hazards and if needed, fit smoke alarms free of charge.

To book a **Home Fire Safety visit**, contact them on **0800 0731 999**, or call the **Age Scotland** helpline on **0800 12 44 222**, and one of our advisers can make a referral for you.

## Avoiding falls

Falls at home are one of the most common reasons older people attend hospital and are particularly frequent amongst those who have long-term health conditions including dementia. There are many things you can do to reduce your risk of falling, for example:

- have regular eyesight tests and wear the correct glasses when moving around
- wear comfortable, well-fitting footwear
- when you stand up, take a moment to get your balance before walking
- keep your home well-lit and free of clutter
- watch out for loose rugs and cables, and have them secured or moved.

Age Scotland, in partnership with NHS Health Scotland and the National Osteoporosis Society, have produced a booklet about taking positive steps to avoid trips and falls, called **Up and About**.



For your free copy, contact the **Age Scotland** helpline on **0800 12 44 222**.

## Dementia-friendly homes

If you or someone you know is living with dementia, there are changes you can make around the home to make it safer and more manageable. It is important that the person who has dementia is involved in decisions, and that changes are not made unnecessarily.

Furniture that contrasts with the walls and floor can be easier to identify. Avoid strong patterns and use a mixture of plain dark and light colours.

Sudden changes of floor colour can be confusing. Keep floor tones similar throughout the home to ease movement between rooms.

Let in as much natural light as possible, and keep darker areas well lit, but free of glare.

Use signs and simple pictures on doors, as a reminder of which room they lead to.



For a copy of our publication **Early Stage Dementia: A carer's guide to creating a dementia-friendly home**, call the **Age Scotland** helpline on **0800 12 44 222**.

## Living with a disability or long-term health condition

If you or someone you know is living with a disability or long-term health condition such as sight loss, hearing loss, autism, depression, diabetes or arthritis, it can be difficult to know where to turn for advice about housing, daily living equipment, care at home or other issues.

There are many charities in Scotland who give free, impartial information and specialist support, but the availability of services varies from area to area.

**Disability Information Scotland** have details of hundreds of disability organisations and support groups, both local and national. To search online visit **[www.disabilityscot.org.uk](http://www.disabilityscot.org.uk)** or contact their helpline on **0300 323 9961**.

**NHS Inform** have a directory of information about illnesses and conditions. To search online visit **[www.nhsinform.scot](http://www.nhsinform.scot)** or telephone them on **0800 22 44 88**.

## Home insurance

There are three main types of home insurance: buildings insurance, contents insurance and combined insurance (both buildings and contents insurance on one policy).

Buildings insurance covers the cost of repairing or rebuilding your home if it is damaged or destroyed, so you should make sure you have adequate buildings insurance in place for as long as you are responsible for the property. If you have a mortgage, there will be a condition that you keep your home fully insured until the mortgage is repaid.

Contents insurance covers the things you keep in your home, such as furniture, clothing and electrical items. Policies vary greatly but usually cover your possessions against theft, and damage due to fire or flood. Some policies provide cover for accidental damage or cover for items which you take outside of your home such as cameras and jewellery.

There is usually a maximum amount the insurance company will pay out for any single item, and a maximum total amount they will pay. You may have to pay extra to cover particularly valuable items, such as expensive electronic equipment or works of art.

Insurance policies usually have an excess, which is the amount you must contribute to any claim you make. The amount of the excess varies between policies. You may be able to reduce the amount you pay for your insurance policy by agreeing to pay a larger excess if you need to make a claim.



If you need help to find a suitable insurance broker, you can contact the **British Association of Insurance Brokers** on **0370 950 1790** or visit their website at **[www.biba.org.uk](http://www.biba.org.uk)**.

## Home security

Your home should be a place where you feel safe and protected. There are things you can do to increase security, many of which cost nothing, or very little compared to the peace of mind they give you.

Make sure your windows and doors have suitable, strong locks. Put the keys out of sight, in a safe place. Make sure anyone who lives with you knows where the keys are in case they need to escape in an emergency.

A spy hole in your front door will let you see who is there before you open it. A door chain or bar lets you open the door a little without someone being able to push their way in.

Good outdoor lighting and gravel paths make it easier to see and hear if someone is approaching your property. This may deter a potential criminal who doesn't want to be noticed.

Strong walls or fences can help to prevent people climbing into your garden. Adding trellis on top makes them harder to jump over.

Don't leave a spare key somewhere obvious such as under your doormat or a stone, or in a plant pot. These are the first places someone would look if they wanted to break into your home.

Join your local **Neighbourhood Watch** scheme or think about getting together with your neighbours to start one. You can get advice about how to do this at **[www.neighbourhoodwatchscotland.co.uk](http://www.neighbourhoodwatchscotland.co.uk)**.

If you see anyone acting suspiciously in your neighbourhood, call the **police** on **101**. If you believe a crime is being committed or that someone is in danger, call the 999 emergency number.

If you will be away from home for a few days, cancel any newspaper or milk deliveries. Use timers to turn lights on when it gets dark. If possible, ask a trusted neighbour to pop in to pick up your post, and open and close your curtains.



For general crime prevention and home security advice, speak to your local community policing team on **101**, or visit the **Crimestoppers** website at **[crimestoppers-uk.org](http://crimestoppers-uk.org)**.

## Doorstep safety

Police Scotland offer the following simple advice to stop someone you don't know tricking their way into your home:

**LOCK** – Keep your front and back doors locked, even when you are at home.

**STOP** – Before you answer the door, stop and think if you are expecting anyone. Make sure your back door is locked, and you have taken the key out. Look through a spy hole or window to see who it is.

**CHAIN** – If you decide to open the door, put the chain or door bar on first if you have one. Keep the bar or chain on while you are talking to the person on the doorstep.

**CHECK** – Even if they have a pre-arranged appointment, check their identity card carefully. Close the door while you do this. If you are still unsure, look up a number in the phone book and ring to verify their identity. Do not use a phone number on the identity card as it may be fake.

## IF YOU HAVE ANY DOUBTS, KEEP THEM OUT!

## Avoiding scams

Scams are frauds designed to cheat people out of their money. Scammers approach people in various ways, including on the doorstep, by post, online or by phone.

Doorstep scams often involve someone knocking on your door saying they are a trader such as a roofer. They will tell you something is wrong with your property and offer to fix it. They may even offer to drive you to the bank, so you can withdraw the money to pay for it.

Mail scams include letters claiming to be from a solicitor, saying you have inherited a huge amount of money from a distant relative, and asking you to pay a fee so it can be transferred to you.

Online scams can be emails saying they are from your bank, saying there is a problem with your account. They may ask you to go to a link contained in the email and put in your internet banking password. The website may even look exactly like the real one.

Telephone scams include calls from a fake IT helpdesk, saying your computer has a virus. They may ask you to download software to fix it. This is 'spyware' that will give them access to all your online information.

There are some simple things you can do to help you to avoid scams:

- don't open email attachments from people you don't know, and don't click links in emails to access your online accounts
- remember that your bank would never ask you for your PIN or full password
- if something seems too good to be true, it probably is. If you didn't know you had a wealthy relative abroad, you probably don't
- don't be embarrassed to hang up the telephone, say no or ask someone to leave. If someone won't leave your doorstep, close and lock the door.

The **Advice Direct Scotland** consumer helpline can give you advice about preventing fraud and what to do if you fall victim to it.



Telephone them on **0808 164 6000** or visit **www.consumeradvice.scot/knowledge-centre/how-to-spot-a-scam** for information about how to spot and avoid some common scams.

If you would like a copy of the Age UK publication **Avoiding Scams**, containing information about many types of scams and how to avoid them, call the **Age Scotland** helpline on **0800 12 44 222**.

# Help to live independently

If you are struggling with day-to-day activities such as bathing and dressing yourself, or you have mobility problems that make it difficult to get around your home safely, you can ask the council for help.

## Care assessments

To request an assessment of your care needs, you should contact your council's social work department. The assessment will usually happen in your home. The assessor will talk to you about how you carry out everyday tasks and ask about the help you currently have from friends, family or a carer.

After the assessment they will provide you with a care or support plan, detailing what your assessed needs are and what help they can offer. This may include visits from carers to help with your personal care, safety or mobility equipment, adaptations for your home or support to access more suitable housing.

You should be offered a choice of how your care and support will be arranged. You could:

- receive a direct payment and have complete control over how your care budget is spent
- ask the council to hold the budget, but make your own decisions about how the money is spent
- ask the council to hold the budget and arrange services on your behalf
- use a mixture of these methods.



For a copy of our **Care at Home: Assessment and Funding** guide call the **Age Scotland** helpline on **0800 12 44 222**.

## Carers' assessments

If you care for someone else, you can ask the council for a Carer's Assessment. This looks at the help you need so that you can provide the care. This could be, for example, equipment, emotional and practical support or respite services.

## Free Personal and Nursing Care

In Scotland, Personal Care and Nursing Care are free for people who are assessed as needing them. Personal care includes help with things like bathing, shaving, going to the toilet, getting up and going to bed, medications and dressings, cooking or reheating food and the use of surgical appliances and equipment.

Nursing care covers medical assistance involving a qualified nurse, such as giving injections or managing pressure sores.

## Support at home you need to pay for

If you are assessed as needing services which are not personal or nursing care, for example help with housework and shopping, you are likely to have to pay for these. These services are sometimes referred to as domestic assistance.

The social work department will ask you for details of your income, savings and essential outgoings and work out what you can afford to pay.



For more information about financial assessments and the cost of domestic assistance, ask your council about their charging policy.

## Personal alarms

Personal alarms, sometimes called community alarms or Telecare, can be used to help you to remain independent in your home for longer, by making it easier for you to let someone know if you are in difficulty.

Your council's Social Work Department may provide you with a community alarm following an assessment of your care needs, or you can pay for the service privately.

There are many types of alarms, such as a pendant or wristband you can use to call for help if you have fallen. There are also alarms that can monitor your movement, health and the temperature of your home, and which can remind you to take important medications.



The Scottish Government and NHS24 have created an online **Telecare self-check** tool. You will be asked a few simple questions about your situation, and it will give you advice and information about telecare based on your answers. Access the tool at **[www.telecareselfcheck.scot](http://www.telecareselfcheck.scot)**.

For information about providers of personal alarms, contact **Disability Information Scotland** on **0300 323 9961**, or visit their website **[www.disabilityscot.org.uk](http://www.disabilityscot.org.uk)**.

## Finding reputable care providers

All care services in Scotland must be registered with the **Care Inspectorate**. Inspectors visit every service and grade it from Grade 6 (excellent) to Grade 1 (unsatisfactory). They make recommendations and can set out legally-enforceable requirements for improvement.



You can use their website to search for care services and read inspection reports. Visit **[www.careinspectorate.com/index.php/care-services](http://www.careinspectorate.com/index.php/care-services)** or contact them by telephone on **0345 600 9527**.

## Safety and mobility equipment

Following a care assessment, you may be provided with safety or mobility equipment by a Social Worker or Occupational Therapist. You should be shown how to use it properly. If your condition changes and the equipment is no longer suitable, you can ask for a reassessment of your needs.



If you are thinking about buying or hiring equipment privately, **Disability Information Scotland**'s helpline can give you advice and help you to find a suitable supplier. Contact them on **0300 323 9961** or visit their website at **[www.disabilityscot.org.uk](http://www.disabilityscot.org.uk)**.

## VAT on disability equipment

If you pay for a product or service which has been designed or adapted solely for use by someone with a disability or long-term illness, you may not have to pay VAT on it.

For VAT purposes, you are considered to be disabled or have a long-term illness if you:

- have a physical or mental impairment that affects your ability to carry out everyday activities
- have a condition that's treated as chronic sickness, like diabetes
- are terminally ill.

You can ask your supplier if your purchase is eligible for VAT relief. They may give you a form to complete or ask you to confirm in writing that you meet one of the conditions.



If you need more information, contact the **HMRC VAT Disabled Reliefs** helpline on **0300 123 1073**.

## VAT and mobility equipment

If you are over 60, you are eligible for a reduced rate of 5% VAT on some mobility aids, when you pay for supply and installation. This rate is also available if someone else pays for the item for you, for example a family member, a charity or the council.

The reduced rate applies to: grab rails, ramps, stair lifts, bath lifts, built-in shower seats, showers containing built-in seats and walk-in baths with sealed doors.

The equipment must be fitted in a private home, for example your own or one you share with friends or relatives, but not a residential care home.

The supplier should know about and apply the reduced rate. They may give you a form to complete or ask you to confirm in writing that you meet the conditions.



For more information see the Government website  
[www.gov.uk/tax-on-shopping/mobility-aids](http://www.gov.uk/tax-on-shopping/mobility-aids).

# Benefits you may be entitled to

## Help with Council Tax

Council Tax Reduction can help with the cost of your Council Tax if you are on a low income. If you receive Pension Credit, you are entitled to the maximum amount of Council Tax Reduction unless other people live with you. You may also get a reduction of up to 25% of your water and sewerage charges.

If you are not entitled to Council Tax Reduction, you may be entitled to a Second Adult Rebate if you live with someone who is not liable for Council Tax and has a low income.

Depending on your circumstances, there may be other discounts, reductions or exemptions you could claim, such as a 25% discount if you live alone, a reduction if you need an additional room because you have a disability, or an exemption if you live alone and have a severe mental impairment.



Contact your local council to apply for financial help with your Council Tax or call the **Age Scotland** helpline on **0800 12 44 222** for more information.

## Housing Benefit for shared ownership properties

Shared ownership means you own part of your home and rent the other part, usually from a Housing Association. You pay an Occupancy Charge for the part you don't own, and sometimes a service charge.

If you have a low income, you may be entitled to Housing Benefit to help with the Occupancy Charge and any eligible service charges, such as the cleaning of shared areas of the building if you live in a flat.



Contact your local council to apply for Housing Benefit or speak to the Age Scotland helpline on **0800 12 44 222** for more information.

## Pension Credit and Support for Mortgage Interest

Pension Credit is a benefit which can top up your state pension if your income is low. You can apply even if you have some money put aside, as savings up to £10,000 are ignored and there is no limit of the amount of savings you can have.

The qualifying age for Pension Credit is changing, in line with the State Pension age. From March 2019 it will begin to increase, initially to 65 and 3 months. To check the age at which you can claim State Pension, visit **[www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)** or speak to the Age Scotland helpline.

Receiving Pension Credit may mean you get financial help with NHS dental treatment and vouchers towards the cost of glasses or contact lenses. You could also qualify for other benefits such as Cold Weather Payments if the temperature in your area is or is predicted to be 0°C or lower for at least 7 days in a row.

If you get one of the following benefits and you live alone, or with someone who also receives one of these benefits, you may also qualify for a Severe Disability addition to your Pension Credit amount, if no-one claims Carer's Allowance for looking after you:

- Constant Attendance Allowance
- Armed Forces Independence Payment
- Exceptionally Severe Disablement Allowance
- Attendance Allowance
- Disability Living Allowance (middle or higher rate Care component)
- Personal Independence Payment (standard or enhanced Daily Living component)

If you live with someone and provide care for them, or you both provide care for each other, you may qualify for a Carer's Addition in some circumstances. This is a complex area. Contact the Age Scotland helpline for advice and a benefit check if this applies to you.

If you receive Pension Credit, own your own home and have a mortgage, you may be eligible for help with your mortgage interest payments. Support for Mortgage Interest is paid in the form of a loan, which is secured against your home. This means that it must be repaid, with interest, if you sell your property or transfer it into someone else's name.

If you are making a new claim for Pension Credit, you will be asked additional questions to find out if you are eligible for Support for Mortgage Interest. If you already receive Pension Credit, you can contact the **Pension Service** on **0800 731 0469** to find out if you qualify.



For more information about Pension Credit, Support for Mortgage Interest and Severe Disability additions, call the **Age Scotland** helpline on **0800 12 44 222**.

## Attendance Allowance

Attendance Allowance is a benefit for people who have reached State Pension age, who have a physical or mental disability which means they need care or supervision. It is tax free and is not means-tested, so you can apply regardless of your income or savings.



To check the age at which you can claim State Pension, visit [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age) or speak to the **Age Scotland** helpline.

If you already receive Disability Living Allowance or Personal Independence Payment, you can continue to receive these after reaching State Pension age if you still meet the criteria. However, you cannot receive Attendance Allowance in addition to Disability Living Allowance or Personal Independence Payment.



To find out more about Attendance Allowance, including eligibility and how to apply, contact the **Age Scotland** helpline on **0800 12 44 222**.

# Money

## Budgeting and money advice

The best way to keep track of your money is to prepare a budget for yourself. Try to find your most recent bank statements, benefit letters and bills. Go through them and write down how much money you receive, and how much you pay out each week or month. Remember to include things you might not pay every single month, like car MOTs, insurances, holidays, boiler servicing and Christmas presents. Add up how much you spend on these each year, then divide it into weekly or monthly amounts.

There is a simple budget sheet at the end of this guide, which you can use to keep a record of your income and outgoings.

If you are worried that you are spending more money than you have coming in, or you have debts that you are struggling to pay, a money adviser may be able to help.

A money adviser can work with you to draw up a budget, check you are getting any benefits you are entitled to and look for ways you could cut your costs. They can talk to you about ways to deal with debts and help you to get back on track.



For free and impartial money advice, call the **Money Advice Service** on **0800 138 7777** or visit their website at **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**.

# Utilities

Gas and electricity can be expensive, but there are things you can do to reduce the amount you spend on them.

Simple measures like turning off lights and appliances when not in use, swapping halogen bulbs for energy-saving or LED versions and using your heating controls more effectively can cut your costs as well as being better for the environment.



For a copy of Age Scotland's **Warm and Well guide**, with lots more energy-saving advice, contact the **Age Scotland** helpline on **0800 12 44 222**.

**Home Energy Scotland** is funded by the Scottish Government to provide free, impartial advice about saving energy and money. They can carry out a free benefit check to ensure you are receiving all the help you are entitled to and tell you about any grants and schemes you could access to improve the energy efficiency of your home. If needed, they may be able to visit you to provide face-to-face advice.



Call their free helpline on **0808 808 2282** or visit their website at **[www.energysavingtrust.org.uk/scotland/home-energy-scotland](http://www.energysavingtrust.org.uk/scotland/home-energy-scotland)**.

## Finding the best energy tariff

If you haven't changed energy provider or tariff recently, you may be on a basic standard variable rate for your gas and electricity. This is usually your supplier's most expensive tariff.

Ofgem, the energy regulator, has introduced a price cap on standard variable tariffs from 1 January 2019. This may reduce the amount you pay; however, you could save more money by making sure you are on the best tariff for your level of usage.

Your provider should tell you each year if they have an option that would be cheaper for you, but you can check this with them at any time if your circumstances change.

Prices vary greatly between energy companies. There are several websites which have tools to compare your provider's prices with its competitors, or you can use a switching service such as the not-for-profit **Citrus Energy** on **0800 221 8089** to find the best deal.

## Priority Services Registers

Older people and those with disabilities and health conditions can ask their energy provider to sign them up to the Priority Services Register.

You will get notice of any planned power cuts if you rely on your energy supply for medical reasons. You may also receive annual gas appliance safety checks, and priority help in an emergency such as an unplanned disconnection.

Water companies and telephone providers also have similar schemes.

If you would like information about eligibility or feel you would benefit from being on a Priority Services Register, contact your supplier or provider for details.

## Home Energy Efficiency Programme for Scotland (HEEPS) Equity Loan Scheme

If you own your own home, the Home Energy Efficiency Programme for Scotland (HEEPS) Equity Loan Scheme is a Scottish Government scheme which allows you to borrow money against the value of your property, to pay for improvements that will make your home more energy efficient. These might include a new boiler, insulation or double glazing.

At present the scheme operates in the Perth and Kinross, Stirling, Dundee, Glasgow City, Inverclyde, Renfrewshire, Argyll and Bute and Western Isles council areas.

You may be eligible if your property is in Council Tax band A-C, or you receive any of the following qualifying benefits:

- Pension Credit (Guarantee Credit)
- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance
- Personal Independence Payment
- War Disablement Pension
- Constant Attendance Allowance
- Armed Forces Independence Payment



For more information about the HEEPS Equity Loan Scheme and advice about other ways to save money and energy, call **Home Energy Scotland** on **0808 808 2282**.

# Mortgage problems

## Mortgage end-of-term

It can be a worrying time if you are reaching the end of your mortgage term, but still have a large amount to repay. You may decide to sell your property, downsize or find somewhere to rent. Alternatively, you may want to consider ways to stay in your home.

## Retirement interest-only mortgages

Retirement interest-only mortgages are aimed at older borrowers, although there is generally no minimum age requirement. You continue to make mortgage payments, but only to cover the monthly interest. The mortgage balance is paid off when you sell the property, move into residential care or die.

The number of banks and building societies offering retirement interest-only mortgages is increasing.



For more information, contact the **Money Advice Service** on **0800 138 7777** or see their website **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**.

## Homeowner Support Fund

The Scottish Government's Homeowner Support Fund currently has an End of Term pilot scheme. If you are at the end of your mortgage term but still owe money on your home which you have no way of repaying, and you are at risk of having your home repossessed by your lender, you may be eligible for the Mortgage to Rent scheme. This scheme allows a council or social landlord to buy your property, and you remain in it as a tenant.



You must take advice from an approved money adviser before applying for the scheme. You can find an approved adviser by visiting the **Scottish Government's Financial Health Service** website, [www.scotlandfinancialhealthservice.gov.uk](http://www.scotlandfinancialhealthservice.gov.uk), or by contacting the **Money Advice Service** on **0800 138 7777**.

## Arrears and repossession

If you find yourself in financial difficulty and unable to keep up with your mortgage repayments, you should contact your lender as soon as possible to discuss your situation. They should be sympathetic, positive and work with you to find a solution.

If you feel you are at risk of losing your home, **Shelter Scotland's** helpline can give you advice about preventing repossession and ensure you know your rights and responsibilities.



You can contact them on **0808 800 4444** or get advice online at [scotland.shelter.org.uk](http://scotland.shelter.org.uk).

# Neighbour and neighbourhood issues

## Boundaries, access rights and repairs

Some of the most common disagreements between neighbours involve property boundaries, access rights and repairs.

The quickest and simplest way to resolve a problem with a neighbour is usually to discuss it in person. If that isn't possible, you could write a friendly letter explaining the issue and suggesting ways it could be resolved.

If your relationship with your neighbour is strained, you could consider using a mediator. This is an independent person who will listen to both sides and help you to find a solution you can agree on.



To find a mediator, contact **Scottish Mediation** on **0131 556 8118** or visit their website at **[www.scottishmediation.org.uk](http://www.scottishmediation.org.uk)**.

Your title deeds may show the position of the boundaries and give details of any access rights you and your neighbour have over each other's land. They may also say who is responsible for repairs to boundary walls, driveways, paths and adjoining fences.

If your neighbour is a tenant, you may need to contact their landlord to resolve boundary issues, clarify access arrangements or discuss repairs. If the neighbour rents from the council or a Housing Association, speak to the relevant housing department or housing officer. If they are a private tenant, their landlord should be registered with the **Scottish Landlord Register**. You can search the register at **[www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk)**.



The **Royal Institute of Chartered Surveyors** has a helpline which can give up to 30 minutes of free advice about boundary disputes. Speak to them by telephone on **02476 868 555**, or online at **[www.ricsfirms.com/contact-us](http://www.ricsfirms.com/contact-us)**.

If you can't resolve a dispute informally, a solicitor can give you advice about your legal position and write to your neighbour on your behalf. They can tell you whether you have a strong enough case to go to court and discuss the likely cost, which could be substantial. If your income is low, you may be eligible for legal aid to cover some or all of it. You should also check if your home insurance policy includes cover for legal advice and court fees relating to neighbour disputes.

Bear in mind that it may be difficult to return to an amicable relationship with your neighbour once you have taken formal action against them. If you decide to sell your property in the future, you will also have to tell your prospective buyer about the dispute.

## Antisocial behaviour

Antisocial behaviour may include excessive noise, vandalism, harassment, abuse, bullying, fly tipping and dog fouling.

If you are having problems with excessive noise such as loud music, from a neighbour or in your neighbourhood, you can contact your council's Environmental Health Department for help. An officer may visit to investigate, so it is important to keep a diary of incidents. The council may serve an Abatement Notice on the person responsible. If they do not reduce or stop the noise, they risk being prosecuted.

You can report antisocial behaviour, including noise nuisance, to the police. They can give warnings, confiscate noise-making equipment such as stereo systems and issue Fixed Penalty Notices.

Fixed Penalty Notices can also be issued by the police and the council for a number of other antisocial behaviour offences such as dropping litter, fly-tipping and dog fouling.



Contact the council's **Environmental Health Department** or the **police non-emergency 101** number to make a report.

## Community Wardens

There are community warden schemes in many parts of Scotland. The aim of these schemes is to improve the quality of life in local areas, by reducing crime or the fear of crime, reducing antisocial behaviour and improving the local environment.

Some schemes target environmental issues, organising community clean-up events, making sure graffiti, litter and needles are removed quickly and reporting abandoned cars.

Other schemes focus on the prevention of crime, patrolling local areas, supporting victims of crime and keeping an eye on properties occupied by older or vulnerable residents.

You can find out whether there is a community warden scheme in your area by telephoning your local council.

# Getting out and about

Being involved in the community can play a big part in making the place you live feel like home. Whether you enjoy group activities and clubs, or prefer the company of a trusted individual, the links between tackling loneliness and improving mental and physical wellbeing are well known.

## Community Connecting

The Age Scotland Community Connecting service can help you to find local groups and services that offer friendship, conversation, education, health and fitness and more.

A volunteer will call you for a chat, then look for local activities that match your interests. They will make sure you know where to go, how to get there and what to expect. They will keep in touch to see how it went, giving you friendly encouragement and extra support if you need it.

An Age Scotland Community Connecting guide is available for each area of Scotland, which lists just some of the activities and services that are available locally.



If you would like a call from our Community Connecting team, or a copy of our **Community Connecting** leaflet for your area, contact our helpline on **0800 12 44 222**.

## National Entitlement Card

If you are aged 60 or over and you live in Scotland, you qualify for free Scotland-wide bus travel. If you are under age 60, you may still qualify if you are considered to have a disability. Your local council can tell you the process for getting a National Entitlement Card in your area.



For more information about the National Entitlement Scheme contact **Transport Scotland** on **0141 272 7170** or visit **[www.transport.gov.scot](http://www.transport.gov.scot)**.

## Blue Badge scheme

If you use a car and have severe mobility problems, you may be eligible for a Blue Badge. A Blue Badge usually lets you park for free in on-street pay-and-display spaces, on single and double yellow lines and in on-street disabled parking bays, subject to parking safety regulations. Private car parks may charge a fee or limit the time you are allowed to park for.

Someone else can use your Blue Badge if you're in the car with them, for example if they are picking you up or dropping you off, and they need to park close to where you are going.



You can apply for a Blue Badge online at **[www.gov.uk/apply-blue-badge](http://www.gov.uk/apply-blue-badge)**, or by contacting your local council.

## Community transport

If you have mobility or health issues that prevent you from accessing public transport, there may be community transport services in your area that could help you.

### Dial-a-Ride

Dial-a-Ride can provide door-to-door transport, in vehicles which are specially adapted to carry wheelchair users, and other people with limited mobility, safely.

### Dial-a-Bus

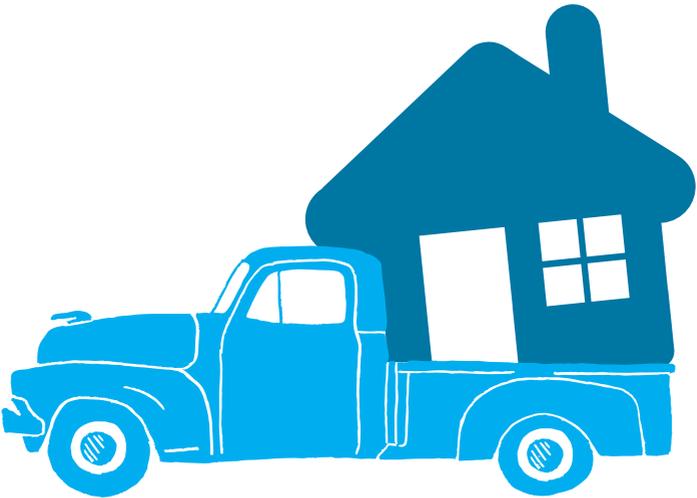
Dial-a-Bus vehicles have ramps to allow access for wheelchair-users and those who cannot manage steps. The driver can help you to get on and off the bus if needed. The service will pick you up close to your home and drop you off close to your destination.

### Taxicard

Some councils offer a Taxicard scheme, which reduces the cost of taxis for people who are unable to use public transport due to health or mobility issues.



To check if Dial-a-Ride, Dial-a-Bus and Taxicard schemes operate in your area, contact your local council, or call the **Age Scotland** helpline on **0800 12 44 222**.



# Moving house

## Your choice of home in later life

Staying in your own home, with adaptations and support if you need them, is just one of the options available in later life.

If you decide you need to move to a home that suits you better, there are many things to think about. Will you rent or buy? How much can you afford to spend? Will your friends and family be close enough to visit regularly? Do you need extra space for guests, pets or equipment? Would you enjoy communal areas and organised activities, or do you prefer your own company?

Whatever your needs, Age Scotland's publication **Your choice of home in later life: a guide to housing options for older people in Scotland** is packed with useful information about buying and renting properties, your rights and the things you should consider.



For your free copy, contact the  
**Age Scotland** helpline on **0800 12 44 222**.



# Checklist: home maintenance



## Once a month

- ✓ test smoke alarms and carbon monoxide detectors
- ✓ check for loose wires, carpets and rugs, and secure them

## Twice a year

- ✓ replace smoke alarm and carbon monoxide detector batteries
- ✓ bleed radiators
- ✓ clear external drains and remove overgrown plants and debris that may block them
- ✓ have gutters and downpipes checked and cleared
- ✓ check seals around sinks and baths for leaks, and check tile grout for damage

## Once a year

- ✓ have your boiler and heating system checked and serviced by an engineer who is on the **Gas Safe Register**. To find a registered engineer visit **[www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)** or call them on **0800 408 5500**
- ✓ check exterior walls and roof for signs of cracked or damaged tiles, bricks, render and mortar
- ✓ check fences and garden walls
- ✓ if you have a chimney, have it inspected and cleaned each year, or more often if you burn solid fuel
- ✓ check window and door seals and frames for signs of damage or rot. Make sure they open and close properly and fit securely
- ✓ turn off and drain outdoor taps and pipes
- ✓ check loft and pipe insulation. If you are going to be away from home, set your heating thermostat to at least 10°C to protect against frozen and burst pipes

## Every three years

- ✓ if you have a septic tank, have it inspected and pumped

## Every five years

- ✓ have your electrical wiring checked by a qualified electrician

# Checklist: homeowner budget

Money you have coming in	You (weekly)	Partner (weekly)
State Pension		
Private pension		
Pension Credit		
Other income from benefits		
Income from employment		
Income from savings / investments		
Income from other people		
Any other income		
Total income		

Money you spend	You (weekly)	Partner (weekly)
Mortgage		
Rent		
Service charge, ground rent, factoring fees		
Council Tax, water, sewerage		
Buildings & contents insurance		
Home maintenance and repairs		
Savings		
Life insurance		
Other insurance		
Gas		
Electricity		
Other heating		
Care costs		
Health costs (optician, dentist etc)		
Telephone, television, internet		

Television licence		
Mobile phone		
Car insurance		
Petrol/diesel		
Car tax		
Car servicing, MOT, maintenance		
Other travel costs (bus, train, taxi)		
Housekeeping – food, toiletries, cleaning materials		
Clothing and footwear		
Birthdays and Christmas		
Holidays		
Hobbies and activities		
Emergencies		
Other		
Other		
Total spending		

Money you owe (creditor name)	Amount (weekly)
Total	

Life changes such as retirement, ill health or bereavement can make it more difficult to manage your money. If you are struggling to pay your bills or worried about debt, a money adviser can help. Whatever your situation, they will have seen it before and can make sure you know your rights and options without judging or criticising you.

To find a money adviser, contact the **Money Advice Service** on **0800 138 7777**, or visit **[www.scotlandfinancialhealthservice.gov.uk](http://www.scotlandfinancialhealthservice.gov.uk)**.



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**Age Scotland helpline**  
0800 12 44 222



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Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number 153343. Charity Number SC010100.